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or grantor of the mortgage or deed of trust being foreclosed.

Date: July 31, 1982

STANDARD FEDERAL SAVINGS AND LOAN
ASSOCIATION

By: Janet R. Gregory

Its: Assistant Vice President

481 North Frederick Avenue
Gaithersburg, Maryland 20877

ACKNOWLEDGMENT

STATE OF MARYLAND

COUNTY OF Montgomery

Before me, Notary Public in and for the jurisdiction
aforesaid, personally appeared this date, Janet R. Gregory
personally well known (or satisfactorily proven) to me to be the
Assistant Vice President of Standard Federal Savings and Loan Association
, who, being first duly sworn, did
acknowledge that he/she executed said Instrument as the free act
for the uses and purposes therein contained.

WITNESS my hand and official seal this 31 day of
July, 19 82.

Susan M. Berger

Notary Public

Susan M. Berger

My Commission expires the
01 day of July, 198 6.

(NOTARIAL SEAL)

Re: Scott D. Chapman
60-039987